

# **A Profile of the Uninsured and Those with Coverage in Idaho**

**Lynn Q. Taylor**

**Senior Policy Researcher, Mathematica Policy Research, Inc.**

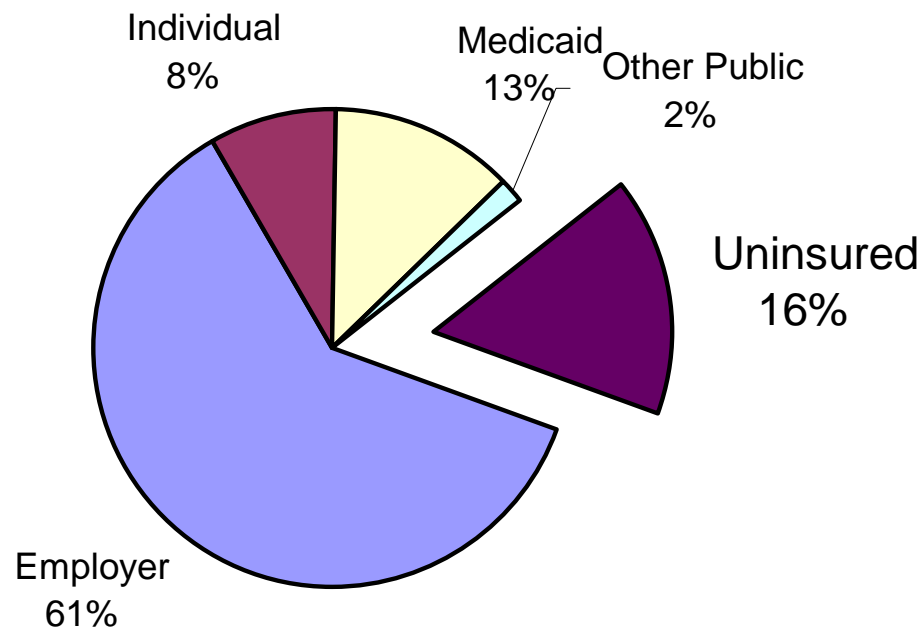
**Presentation to the  
Joint Legislative Oversight Committee  
Idaho Legislature  
for the Office of Performance Evaluations  
July 12, 2007**

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# Idaho's Uninsured Comprise 16%–18% of the Non-Elderly Population



Source: March 2005 and 2006 Current Population Survey

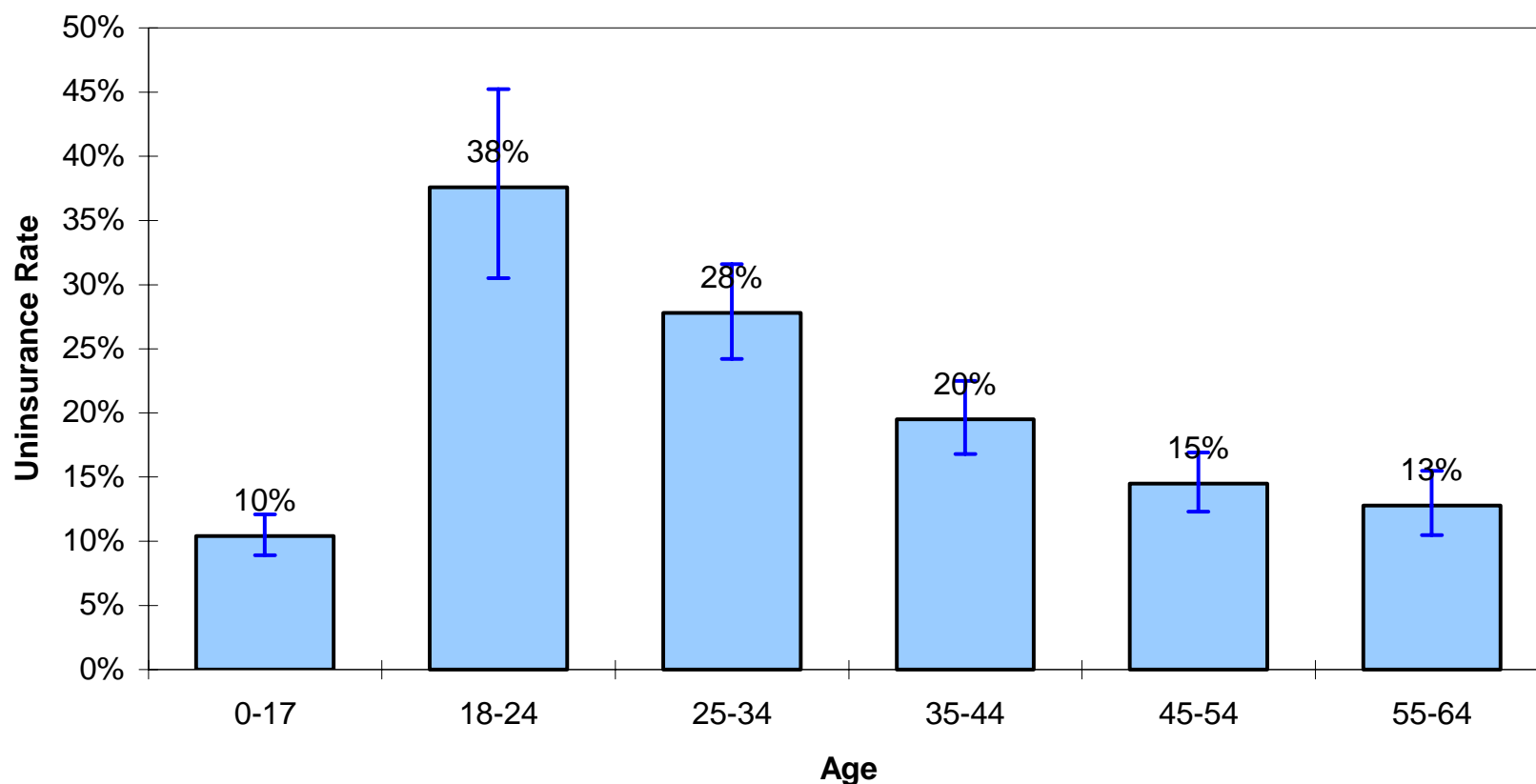
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# Why Is There Uncertainty About These Estimates?

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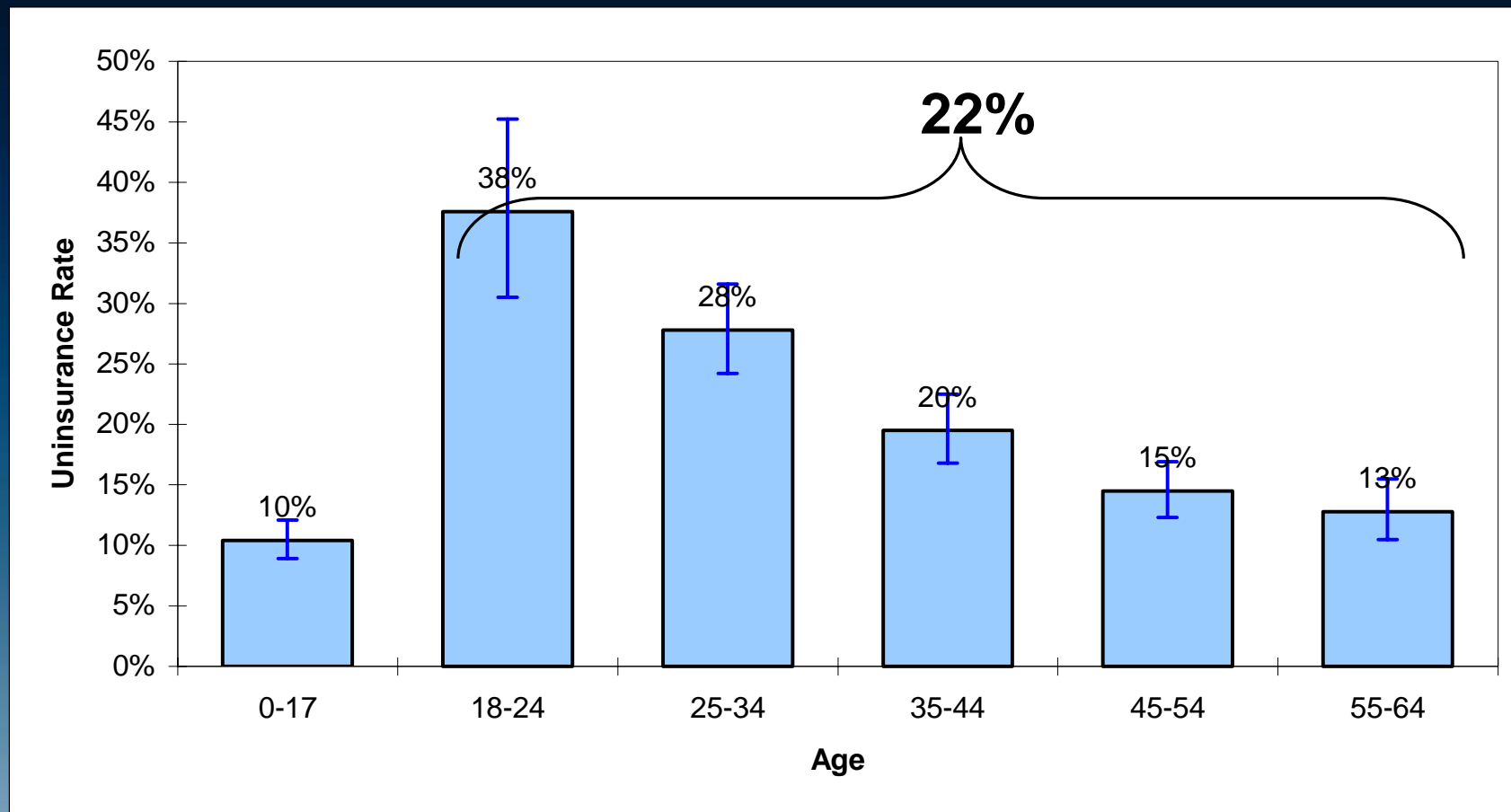
- **2005 Behavioral Risk Factor Surveillance System (BRFSS) for Idaho:**
  - 4,000 non-elderly adult respondents
- **2005 March Current Population Survey for Idaho:**
  - 2,605 respondents (all ages)

# Uninsurance Rates Vary by Age



Source: 2005 BRFSS data for Idaho

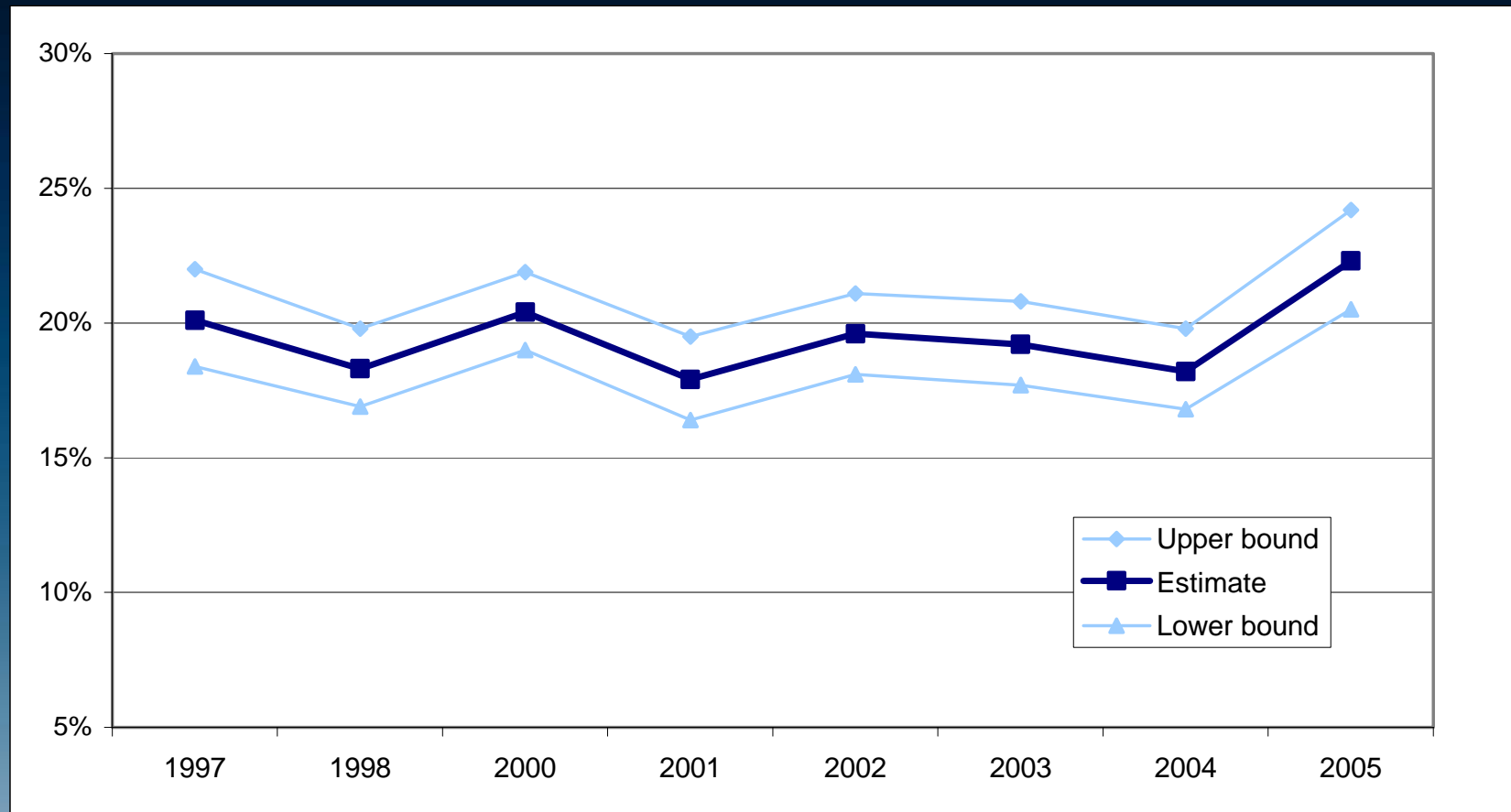
# Uninsurance Rates Vary by Age



Source: 2005 BRFSS data for Idaho

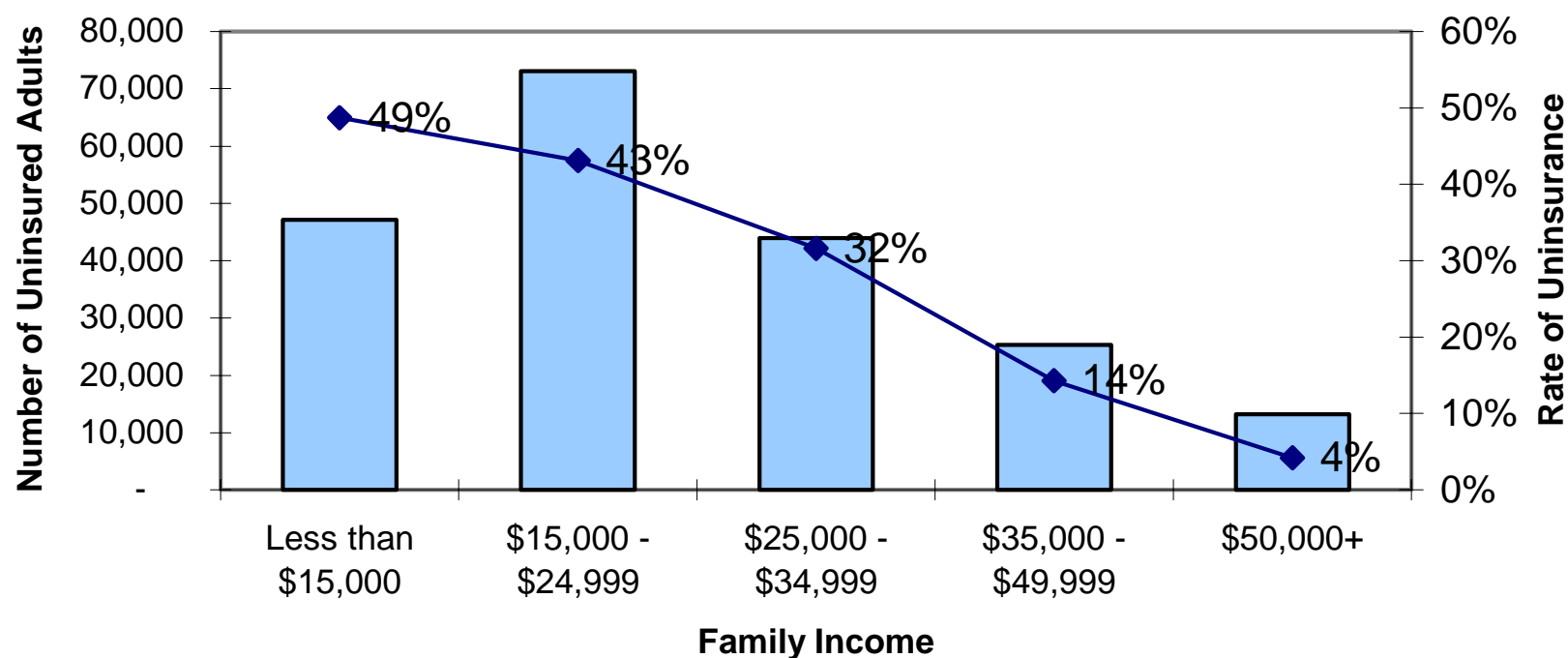
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# Rate of Adult Uninsurance Increased in 2005



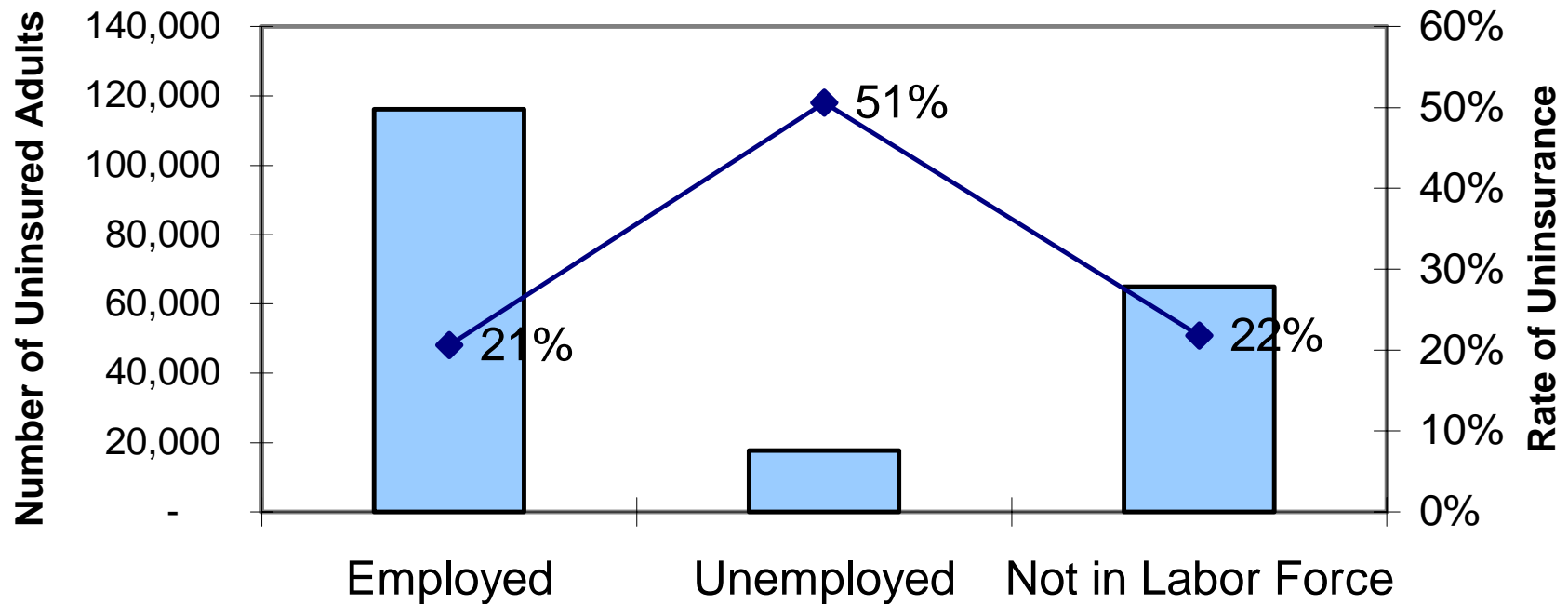
Source: 2005 BRFSS data for Idaho nonelderly adults.

# Lower Income Residents Are More Likely To Be Uninsured



Source: 2005 BRFSS data for Idaho nonelderly adults.

# The Unemployed Have High Rates of Uninsurance



Source: 2005 BRFSS data for Idaho nonelderly adults.



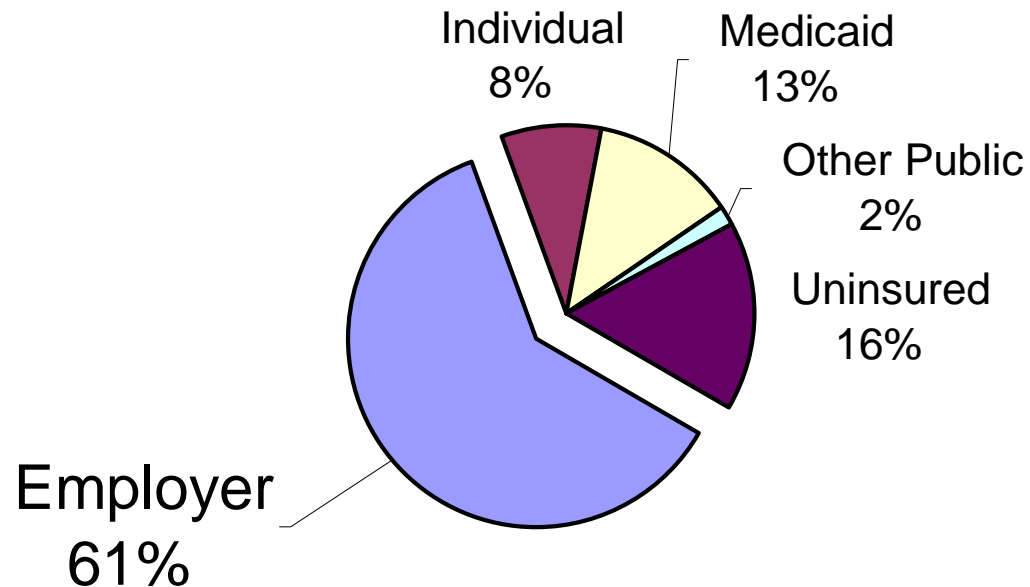
# Rural Areas Have Higher Rates of Uninsurance

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Urban Counties	15%
Rural Counties	23%

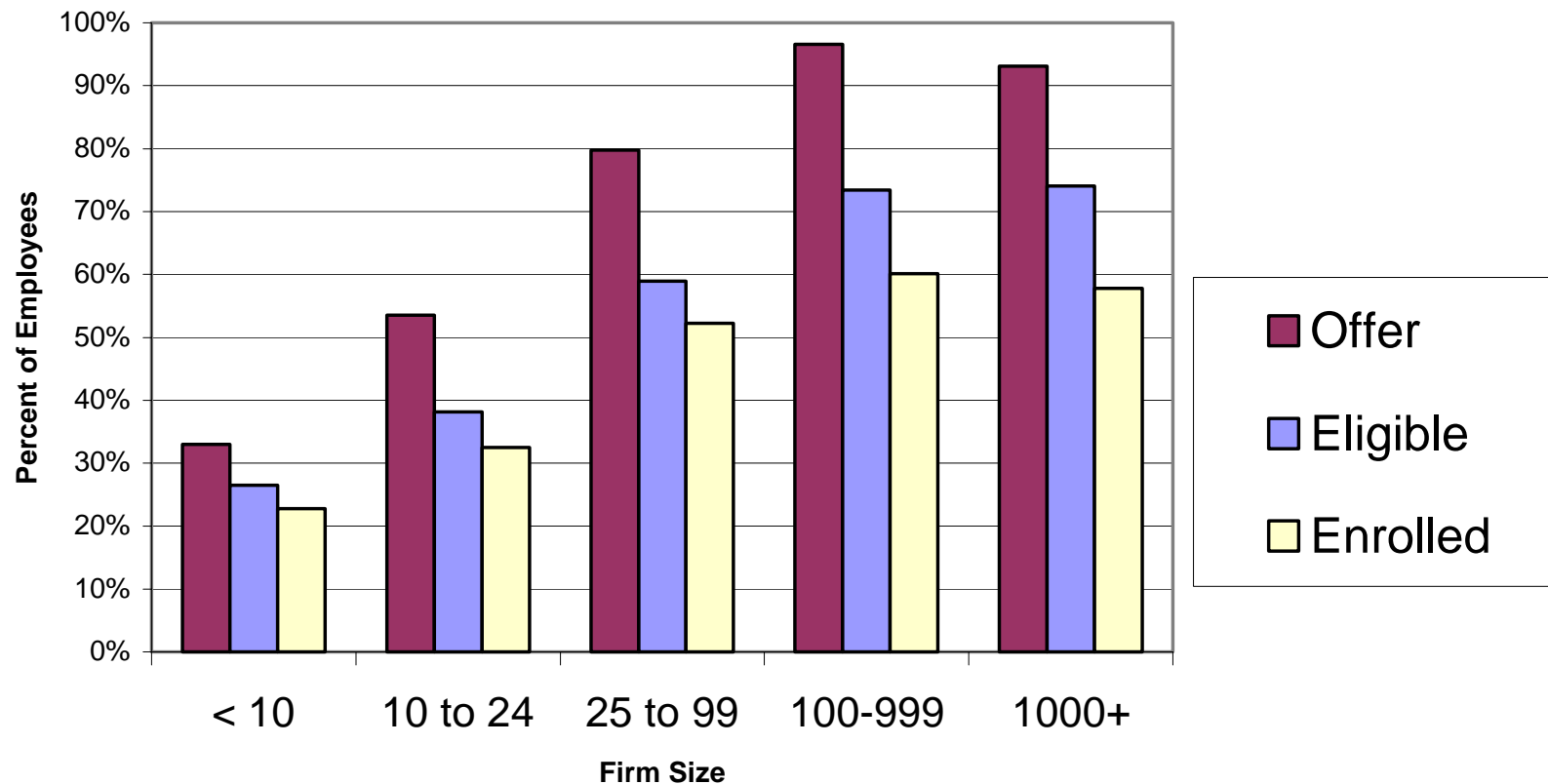
Urban counties: Ada, Bannock, Bonneville, Canyon, Kootenai, Latah, Madison, Nez Perce, and Twin Falls. Source: 2003-2005 BRFSS data for Idaho nonelderly adults (via IHA).

# Employer Sponsored Coverage Is Most Common Type of Coverage



Source: March 2005 and 2006 Current Population Survey for Idaho.

# Workers in Small Firms Are Less Likely to Have Coverage from Their Own Employer



Source: 2004 MEPS-IC for Idaho.

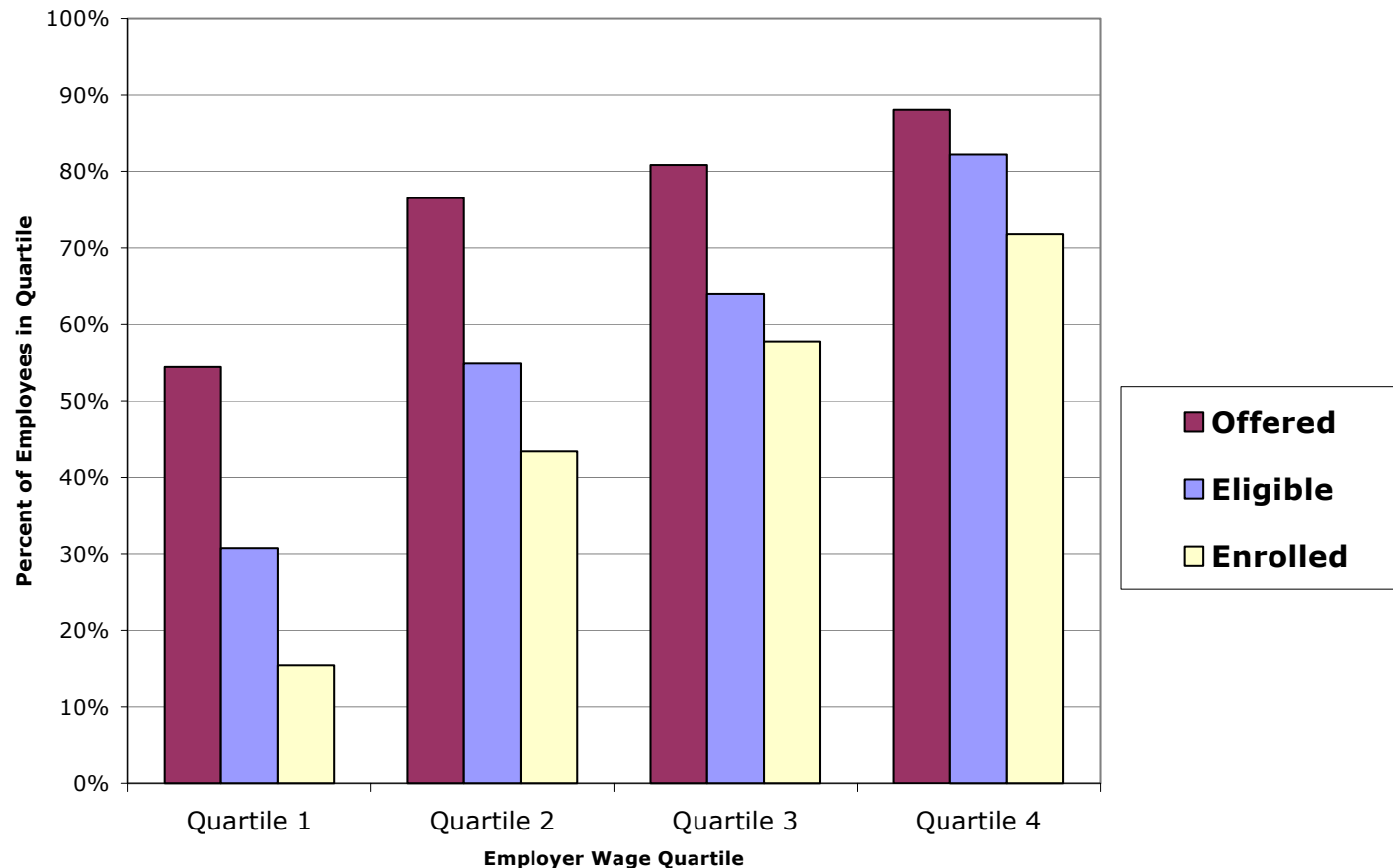
# Idaho's Rate of "Own" Employer Coverage Is Lower than US

	Idaho	US
Employees w/ Own Employer Coverage	40%	54%
Employees in Firms < 50	40%	29%
Rate of Own Employer Coverage in Firms < 50	30%	38%

Source: 2004 MEPS-IC for Idaho and U.S.

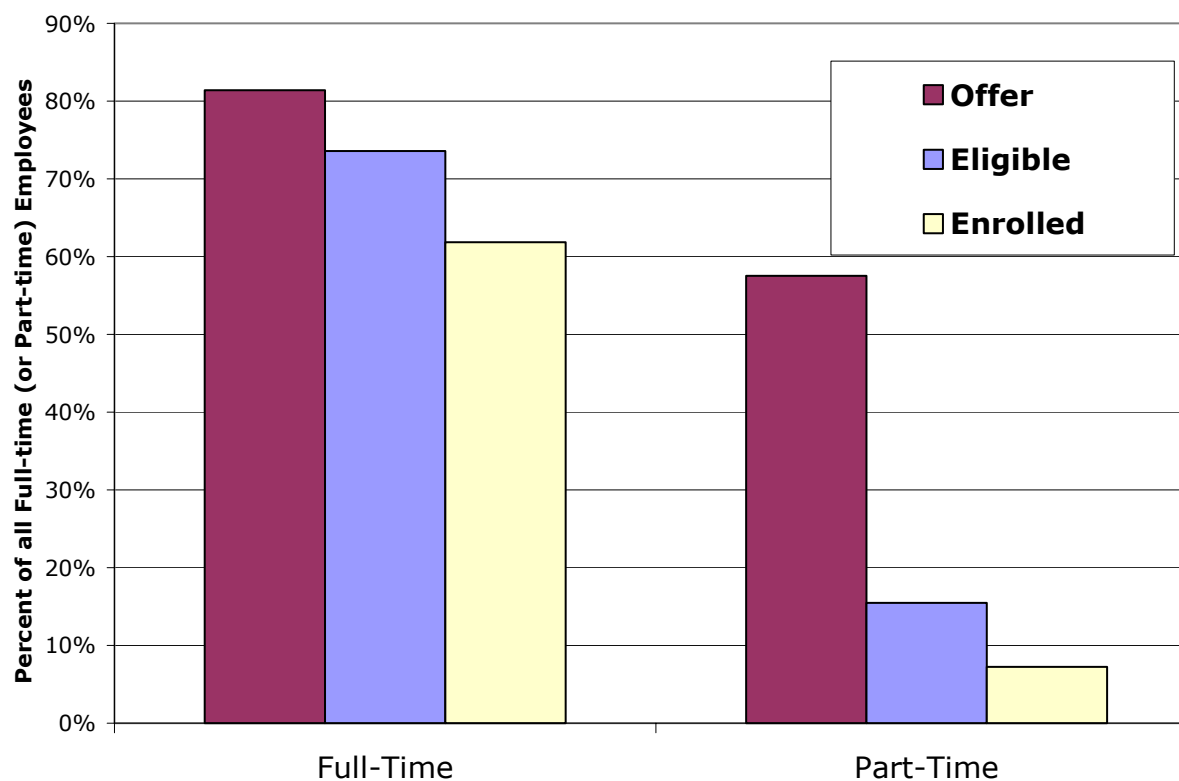
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# Employees in Low-Wage Firms Less Likely to Have Own Employer Coverage



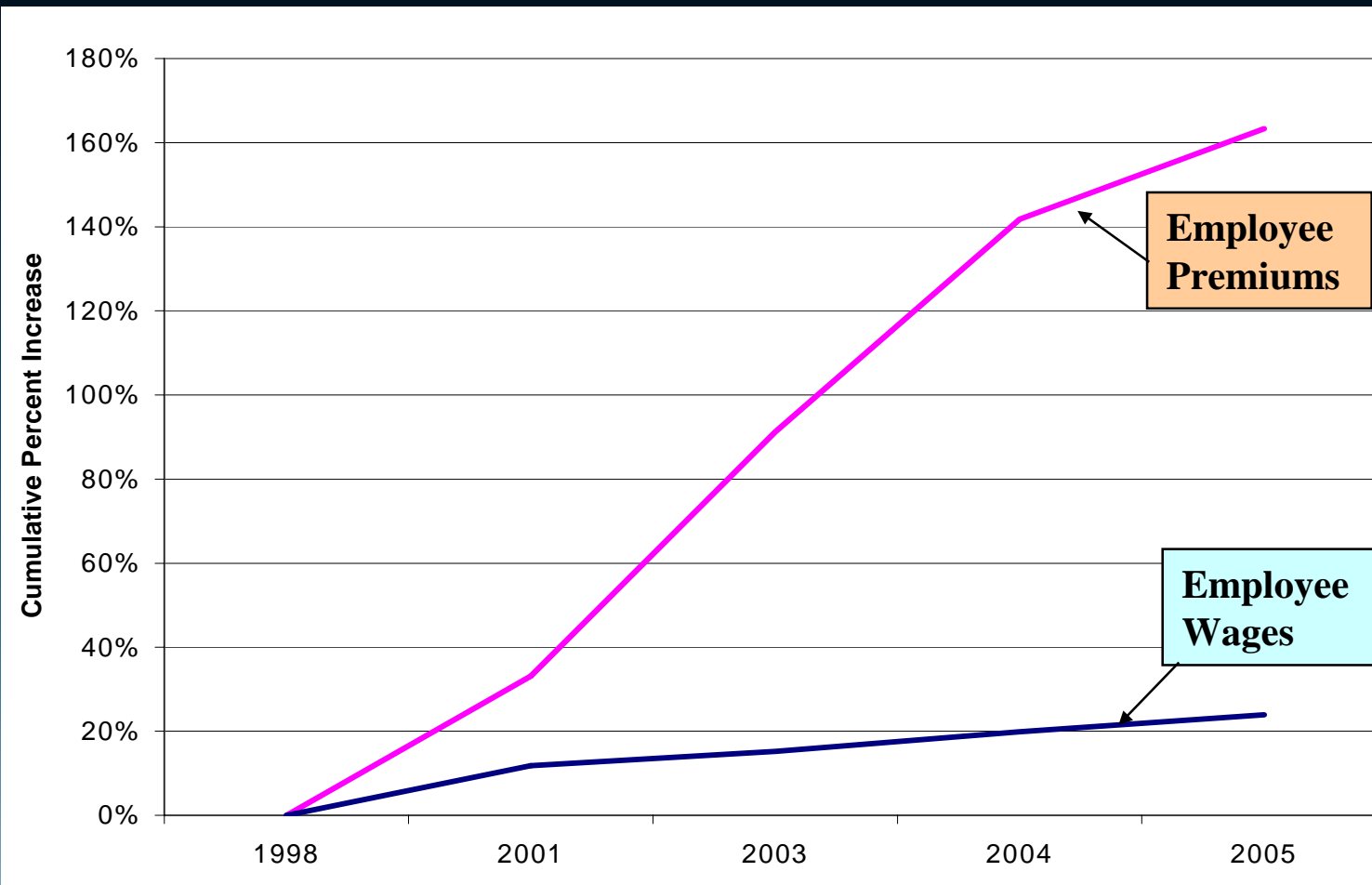
Source: 2004 MEPS-IC for Idaho.

# Part-time Employees Are Less Likely to Have Own Employer Coverage



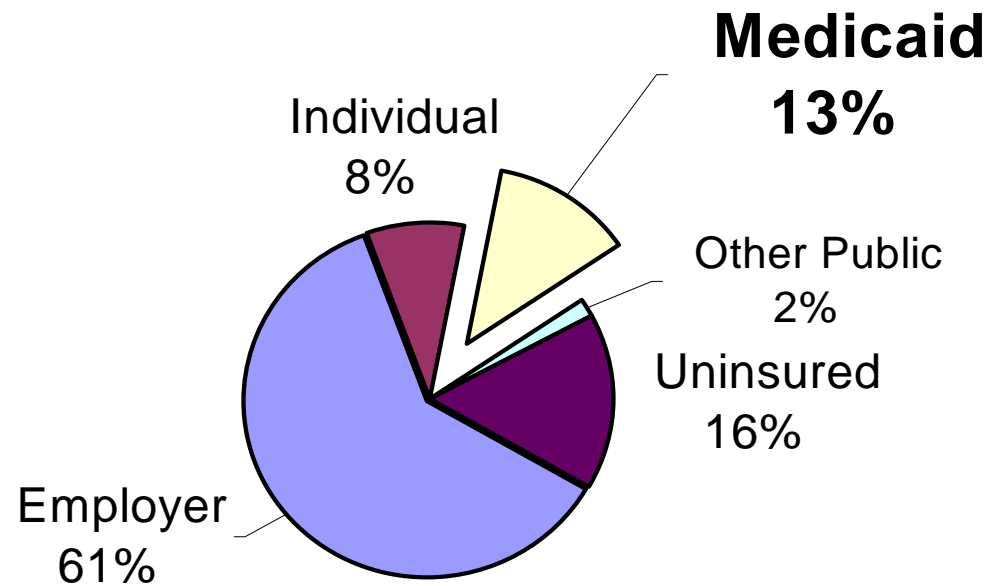
Source: 2004 MEPS-IC for Idaho.

# Premium Growth Is Outpacing Wage Growth



Source: 1998-2004 MEPS-IC for Idaho; U.S. Bureau of Labor Statistics.

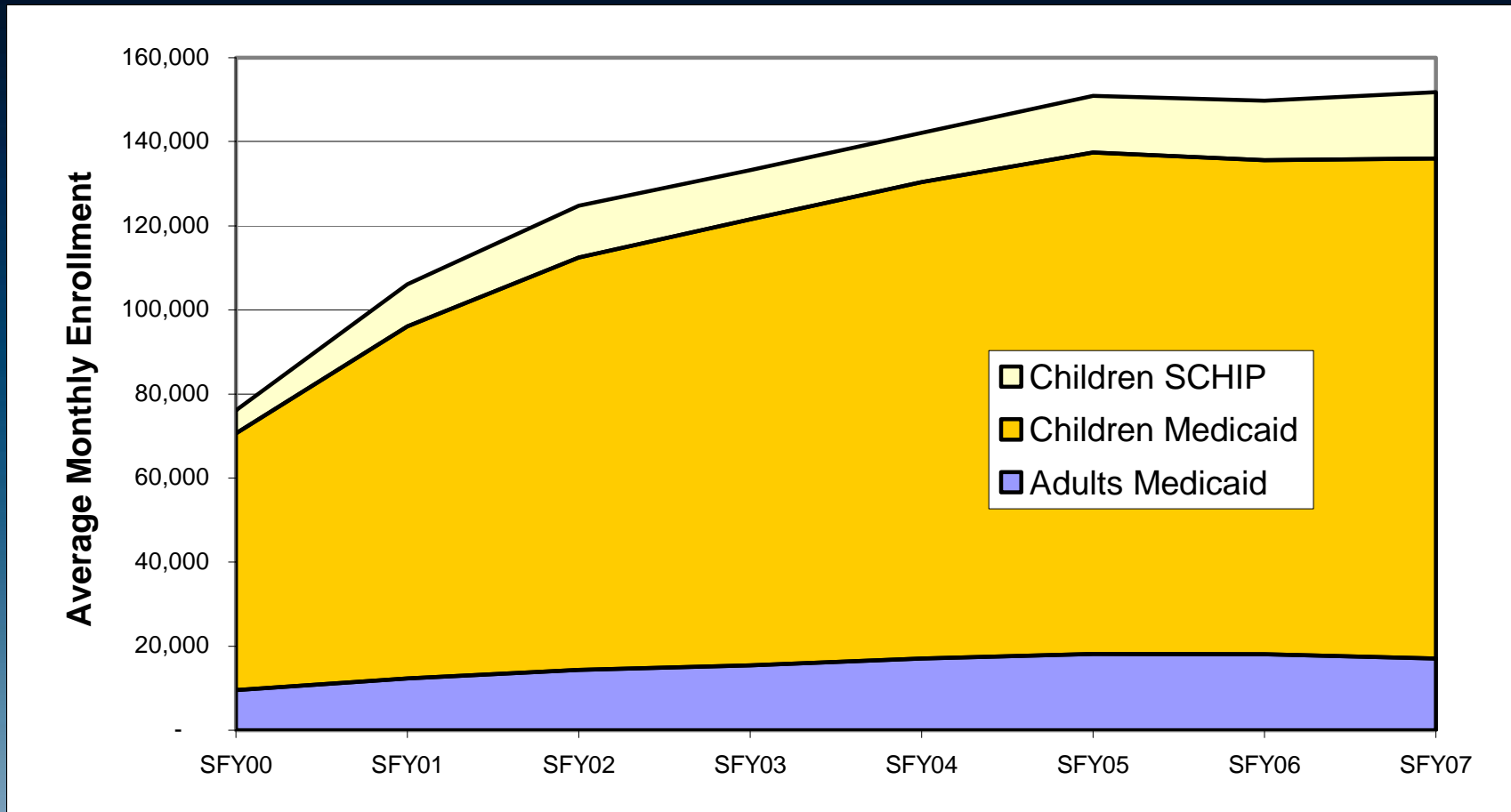
# Role of Public Coverage (Non-elderly Idaho Residents)



Source: March 2005 and 2006 Current Population Survey for Idaho.

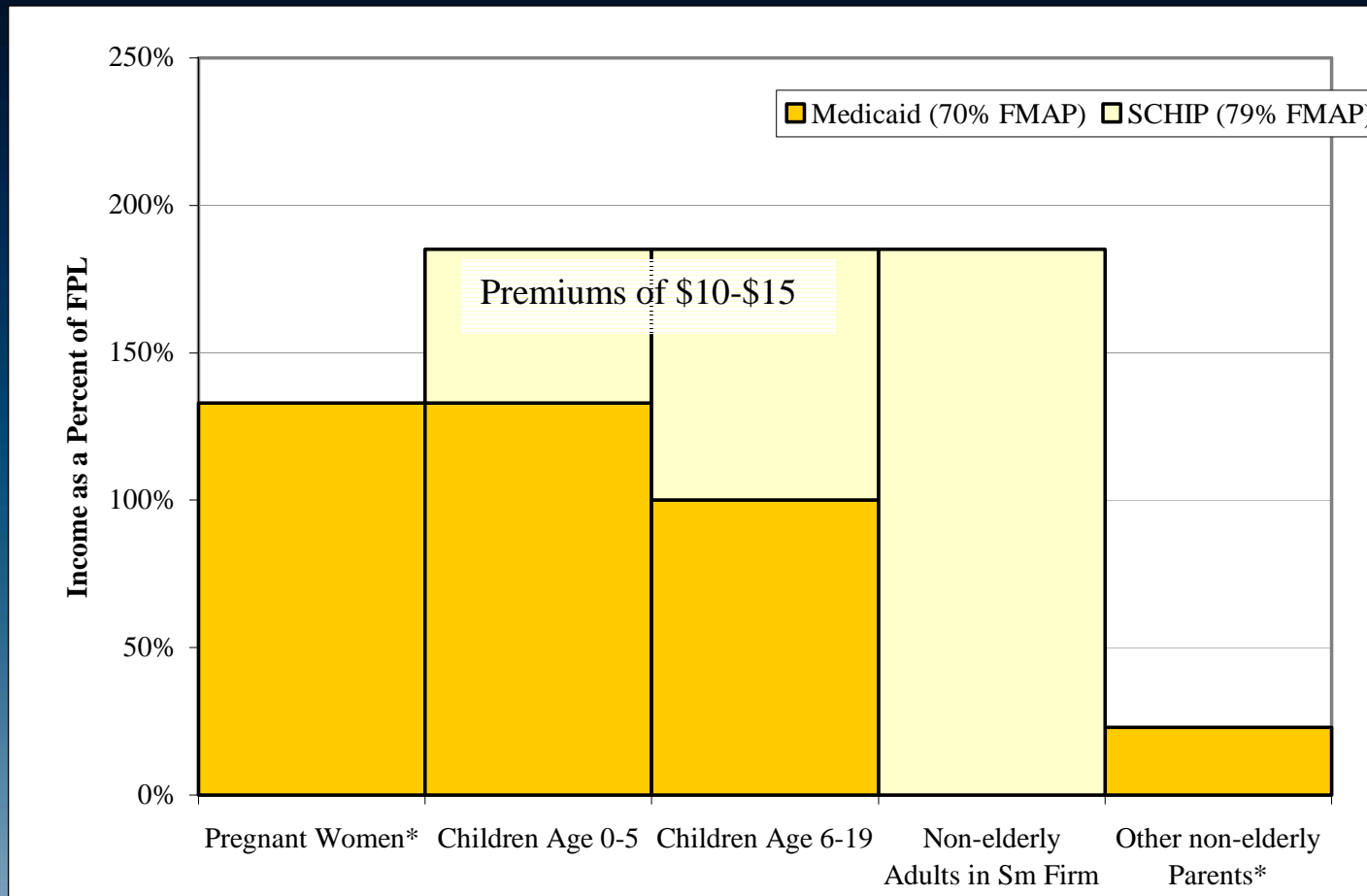


# Public Coverage Is an Important Source of Coverage for Children



Source: Idaho Division of Medicaid.

# Eligibility for Medicaid/SCHIP



\* Eligibility determination includes an assets test.

Source: Idaho Division of Medicaid.

## **Low Enrollment in Public Programs that Coordinate with Employer Coverage**

<b>Program</b>	<b>2006 Enrollment</b>
<b>HIPP program for Medicaid Eligible Children</b>	<b>403</b>
<b>Access Card for SCHIP Eligible Children</b>	<b>208</b>
<b>Access to Health Insurance (Adults &lt;185% FPL)</b>	<b>269</b>

Source: Idaho Division of Medicaid.

**Thank you**

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